

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

CHERI S DANIELS MUHAMMAD  
BRANDON J STEPHENS  
Debtor(s)

Case No. 18-24162

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/27/2018.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 12/10/2018.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 5.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$0.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$0.00**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AD ASTRA RECOVERY SERVICE	Unsecured	540.00	NA	NA	0.00	0.00
Allied Collection Services	Unsecured	0.00	NA	NA	0.00	0.00
BRIDGECREST ACCEPTANCE	Unsecured	8,161.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	220.00	NA	NA	0.00	0.00
CAVALRY SPV I	Unsecured	568.64	568.64	568.64	0.00	0.00
CBA COLLECTION BUREAU	Unsecured	663.00	NA	NA	0.00	0.00
CBNA	Unsecured	300.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF ADMIN	Unsecured	NA	810.00	810.00	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	9,000.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	NA	6,644.82	6,644.82	0.00	0.00
COMMONWEALTH EDISON	Unsecured	NA	3,049.30	3,049.30	0.00	0.00
CREDIT COLLECTION SERV	Unsecured	88.00	NA	NA	0.00	0.00
FAMSA INC	Secured	850.00	1,822.60	1,822.60	0.00	0.00
FAMSA INC	Unsecured	943.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Unsecured	700.00	NA	NA	0.00	0.00
FIRST MIDWEST BANK	Unsecured	138.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1,200.00	1,204.42	1,204.42	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	260.88	260.88	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Secured	6,325.00	15,600.34	15,600.34	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	846.00	846.90	846.90	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	2,194.44	2,194.44	0.00	0.00
JJ MARSHALL ASSOC	Unsecured	1,250.00	NA	NA	0.00	0.00
JJ MARSHALL ASSOC	Unsecured	1,250.00	NA	NA	0.00	0.00
LJ ROSS ASSOCIATES IN	Unsecured	736.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	200.00	423.01	423.01	0.00	0.00
LVNV FUNDING	Unsecured	550.00	177.46	177.46	0.00	0.00
LVNV FUNDING	Unsecured	NA	402.24	402.24	0.00	0.00
MIRAMEDRG	Unsecured	141.00	NA	NA	0.00	0.00
MONROE & MAIN	Unsecured	279.01	279.01	279.01	0.00	0.00
MONTGOMERY WARD	Unsecured	216.84	216.84	216.84	0.00	0.00
NAVIENT	Unsecured	6,852.00	NA	NA	0.00	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NAVIENT	Unsecured	4,870.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	845.74	1,258.59	1,258.59	0.00	0.00
Pangea Real Estate	Unsecured	1,199.00	NA	NA	0.00	0.00
SOUTHWEST CREDIT	Unsecured	2,554.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	800.00	67,135.30	67,135.30	0.00	0.00
SUN CANDLELIGHT	Unsecured	2,845.00	NA	NA	0.00	0.00
SUN CANDLELIGHT	Unsecured	3,100.35	NA	NA	0.00	0.00
THE BANK OF MISSOURI/FORTIVA	Unsecured	NA	1,903.36	1,903.36	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	1,280.55	981.72	981.72	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	NA	298.83	298.83	0.00	0.00
WELLS FARGO ED FIN SVC	Unsecured	3,528.75	3,528.75	3,528.75	0.00	0.00

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$15,600.34	\$0.00	\$0.00
All Other Secured	\$1,822.60	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$17,422.94</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,204.42	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$1,204.42</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$90,980.09</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b><u>Disbursements:</u></b>		
Expenses of Administration	<u>\$0.00</u>	
Disbursements to Creditors	<u>\$0.00</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$0.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/16/2019

By: /s/ Tom Vaughn

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.